

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

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In re:  
JOSE J. ENRIQUEZ

Debtor

Case No. 18-32093  
Chapter 13  
Judge Pamela S. Hollis

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**RIVERBROOK ESTATES ASSOCIATION'S OBJECTION TO CONFIRMATION OF  
DEBTOR'S CHAPTER 13 PLAN FILED NOVEMBER 14, 2018**

Now comes a certain Creditor, RIVERBROOK ESTATES ASSOCIATION, by and through its attorney, Benjamin J. Rooney of Keay & Costello, P.C., and for its objection to Debtor's chapter 13 plan filed November 14, 2018 states as follows:

1. Riverbrook Estates Association (hereinafter referred to as "Riverbrook Estates"), is a claimant-creditor of the Debtor and brings this motion pursuant to 11 U.S.C. 1324 and 1325.

2. On November 20, 2018, Riverbrook Estates filed its proof of claim with respect to Debtor's obligation to pay association assessments for the property located at 1304 Idabright Drive, Plainfield, Illinois 60586. (Exhibit "A").

3. That pursuant to Riverbrook Estates' governing documents, which have been recorded with the Recorder of Deeds of Will County, Illinois, a lien attaches to the property of the Debtor to secure unpaid assessments and other obligations arising out of ownership of a unit under the jurisdiction of Riverbrook Estates.

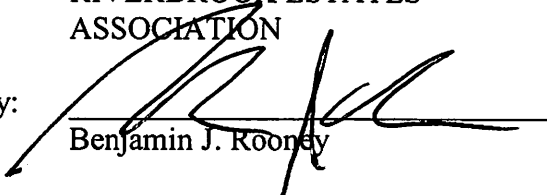
4. At the time Debtor filed the chapter 13 petition on November 14, 2018, Debtor owed the amount of \$3,411.97 for past due assessments, late fees, fines and attorney fees to Riverbrook Estates. (Exhibit "A").

5. Debtor's plan fails to fully and properly account for Riverbrook Estates' secured interest in the subject real estate and the pre-petition arrearage.

6. As a result of Riverbrook Estates' lien rights in Debtor's real estate and the proof of claim filed on November 20, 2018, Riverbrook Estates, should be included in Debtor's chapter 13 plan as a secured creditor in the amount of \$3,411.97.

7. As a result of Debtor's failure to fully account for the pre-petition secured debt owed to Riverbrook Estates, confirmation of Debtor's November 14, 2018 plan should be denied.

WHEREFORE, Riverbrook Estates prays this court for entry of the attached order denying confirmation of the Debtor's plan filed November 14, 2018, and for any such other and further relief as this court deems just and equitable within the premises.

RIVERBROOK ESTATES  
ASSOCIATION  
By:   
Benjamin J. Rooney

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